Fill in this information to identify your case:

Debtor 1	Lawrence	Edward	Creed
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF TEXAS

Case number (if known) 15-40892

☑ Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)
   - ☐ No
   - ☑ Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** *(Community property states and territories* include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)
   - ☐ No. Go to line 3.
   - ☑ Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
     - ☑ No
     - ☐ Yes

3. **In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on *Schedule D* (Official Form 106D), *Schedule E/F* (Official Form 106E/F), or *Schedule G* (Official Form 106G). Use *Schedule D, Schedule E/F, or Schedule G* to fill out Column 2.**

	Column 1: **Your codebtor**	*Column 2:* **The creditor to whom you owe the debt** Check all schedules that apply:
3.1	Melody D. Creed Name 1917 Fountain Spray Number Street Wylie TX 75098 City State ZIP Code	☑ Schedule D, line ____ ☐ Schedule E/F, line ____ ☐ Schedule G, line ____ Suntrust Bk Tampa Bay
3.2	Melody D. Creed Name 1917 Fountain Spray Number Street Wylie TX 75098 City State ZIP Code	☑ Schedule D, line ____ ☐ Schedule E/F, line ____ ☐ Schedule G, line ____ Colonial Savings Mortage

Fill in this information to identify your case:

Debtor 1	Lawrence	Edward	Creed
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	EASTERN DISTRICT OF TEXAS		
Case number (if known)	15-40892		

Check if this is:

☑ An amended filing

☐ A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. **Fill in your employment information.**

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

	Debtor 1	Debtor 2 or non-filing spouse
Employment status	☑ Employed ☐ Not employed	☐ Employed ☐ Not employed
Occupation	Sales	
Employer's name	Insperity PEO Services, L.P.	
Employer's address	19001 Crescent Springs Dr. Number Street Kingwood TX 77339-380 City State Zip Code	Number Street City State Zip Code
How long employed there?	2 months	

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write $0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

		For Debtor 1	For Debtor 2 or non-filing spouse
2. **List monthly gross wages, salary, and commissions** (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2.	$2,173.23	
3. **Estimate and list monthly overtime pay.**	3. +	$0.00	
4. **Calculate gross income.** Add line 2 + line 3.	4.	$2,173.23	

Debtor 1 Lawrence Edward Creed — Case number (if known) 15-40892
First Name / Middle Name / Last Name

			For Debtor 1	For Debtor 2 or non-filing spouse
	Copy line 4 here ➔	4.	$2,173.23	
5.	**List all payroll deductions:**			
	5a. **Tax, Medicare, and Social Security deductions**	5a.	$275.03	
	5b. **Mandatory contributions for retirement plans**	5b.	$0.00	
	5c. **Voluntary contributions for retirement plans**	5c.	$0.00	
	5d. **Required repayments of retirement fund loans**	5d.	$0.00	
	5e. **Insurance**	5e.	$0.00	
	5f. **Domestic support obligations**	5f.	$0.00	
	5g. **Union dues**	5g.	$0.00	
	5h. **Other deductions.** Specify:	5h. +	$0.00	
6.	**Add the payroll deductions.** Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6.	$275.03	
7.	**Calculate total monthly take-home pay.** Subtract line 6 from line 4.	7.	$1,898.20	
8.	**List all other income regularly received:**			
	8a. **Net income from rental property and from operating a business, profession, or farm** Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	$0.00	
	8b. **Interest and dividends**	8b.	$0.00	
	8c. **Family support payments that you, a non-filing spouse, or a dependent regularly receive** Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	$0.00	
	8d. **Unemployment compensation**	8d.	$0.00	
	8e. **Social Security**	8e.	$0.00	
	8f. **Other government assistance that you regularly receive** Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.	$0.00	
	8g. **Pension or retirement income**	8g.	$0.00	
	8h. **Other monthly income.** Specify: Commission	8h. +	$500.00	
9.	**Add all other income.** Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9.	$500.00	
10.	**Calculate monthly income.** Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	$2,398.20	+ = $2,398.20

11. **State all other regular contributions to the expenses that you list in Schedule J.**
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.

Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.

Specify: 11. + $0.00

12. **Add the amount in the last column of line 10 to the amount in line 11.** The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies. 12. $2,398.20
Combined monthly income

13. **Do you expect an increase or decrease within the year after you file this form?**
- ☑ No.
- ☐ Yes. Explain:

None.

Fill in this information to identify your case:

Debtor 1	Lawrence	Edward	Creed
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: EASTERN DISTRICT OF TEXAS

Case number (if known) 15-40892

Check if this is:

☑ An amended filing

☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J

Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. **Is this a joint case?**

☑ No. Go to line 2.

☐ Yes. **Does Debtor 2 live in a separate household?**

☐ No

☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. **Do you have dependents?**

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No

☑ Yes. Fill out this information for each dependent..................

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Daughter	11	☐ No ☑ Yes
Son	9	☐ No ☑ Yes
Daughter	3	☐ No ☑ Yes
Girlfriend	38	☐ No ☑ Yes
Father		☐ No ☑ Yes

3. **Do your expenses include expenses of people other than yourself and your dependents?**

☑ No

☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I.)

		Your expenses
4. **The rental or home ownership expenses for your residence.** Include first mortgage payments and any rent for the ground or lot.	4.	
If not included in line 4:		
4a. Real estate taxes	4a.	
4b. Property, homeowner's, or renter's insurance	4b.	
4c. Home maintenance, repair, and upkeep expenses	4c.	
4d. Homeowner's association or condominium dues	4d.	

Debtor 1 Lawrence Edward Creed Case number (if known) 15-40892
First Name Middle Name Last Name

		Your expenses
5. **Additional mortgage payments for your residence,** such as home equity loans	5.	
6. **Utilities:**		
6a. Electricity, heat, natural gas	6a.	
6b. Water, sewer, garbage collection	6b.	
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	$150.00
6d. Other. Specify: Internet/Cable	6d.	$85.00
7. **Food and housekeeping supplies**	7.	$400.00
8. **Childcare and children's education costs**	8.	
9. **Clothing, laundry, and dry cleaning**	9.	$50.00
10. **Personal care products and services**	10.	$40.00
11. **Medical and dental expenses**	11.	$80.00
12. **Transportation.** Include gas, maintenance, bus or train fare. Do not include car payments.	12.	$240.00
13. **Entertainment, clubs, recreation, newspapers, magazines, and books**	13.	$60.00
14. **Charitable contributions and religious donations**	14.	
15. **Insurance.** Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a.	
15b. Health insurance	15b.	
15c. Vehicle insurance	15c.	$175.00
15d. Other insurance. Specify:	15d.	
16. **Taxes.** Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	
17. **Installment or lease payments:**		
17a. Car payments for Vehicle 1	17a.	
17b. Car payments for Vehicle 2	17b.	
17c. Other. Specify:	17c.	
17d. Other. Specify:	17d.	
18. **Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).**	18.	
19. **Other payments you make to support others who do not live with you.** Specify: Child Support	19.	$200.00
20. **Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.**		
20a. Mortgages on other property	20a.	
20b. Real estate taxes	20b.	
20c. Property, homeowner's, or renter's insurance	20c.	
20d. Maintenance, repair, and upkeep expenses	20d.	
20e. Homeowner's association or condominium dues	20e.	

21. Other. Specify:		21.	+
22. Calculate your monthly expenses.			
	22a. Add lines 4 through 21.	22a.	**$1,480.00**
	22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2.	22b.	
	22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	**$1,480.00**
23. Calculate your monthly net income.			
	23a. Copy line 12 (your combined monthly income) from Schedule I.	23a.	**$2,398.20**
	23b. Copy your monthly expenses from line 22c above.	23b.	– **$1,480.00**
	23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.	23c.	**$918.20**

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☑ No.
☐ Yes. Explain here:
None.

2. **Additional Dependents:**

Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Mother		☐ No ☑ Yes

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF TEXAS
SHERMAN DIVISION

IN RE	)	**Case No: 15-40892**
	)	
Lawrence Edward Creed	)	
xxx-xx-8175	)	
	)	
	)	**Chapter 13**
2404 Beretta	)	
Mesquite TX 75181	)	

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true and correct copy of the foregoing Amended Schedules H, I, and J has been served on this 18th day of January 2016, by either electronically or by first class US Mail in compliance with the Federal and Local Rules of Bankruptcy Procedure to the following:

All Parties Listed on the Attached Court Mailing Matrix

/s/ Veronica Deaver
Veronica Deaver
State Bar No. 24007096

Label Matrix for local noticing
0540-4
Case 15-40892
Eastern District of Texas
Sherman
Sun Jan 17 16:48:17 CST 2016

AFNI Inc.
PO Bos 3427
Bloomington IL 61702-3427

American InfoSource LP as agent for
T Mobile/T-Mobile USA Inc
PO Box 248848
Oklahoma City, OK 73124-8848

BRADLEY MULLINS
c/o Peter J. Bennett, PC
202 Travis St., Ste, 207
Houston, Texas 77002-1726

(p)BLALACK WILLIAMS P C
4851 LBJ FREEWAY
SUITE 750
DALLAS TX 75244-6012

COLLIN COUNTY
GAY, MCCALL ISAACKS ET., AL
777 E. 15TH ST.
PLANO, TX 75074-5799

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PO BOX 2358
BEAUMONT, TX 77704-2358

Chase Card
P.o. Box 15298
Wilmington, DE 19850-5298

Conns Appliances Inc. as Attorney-in-Fact an
P.O. Box 2358
Beaumont, TX 77704-2358

Conns Credit Corp
Box 2358
Beaumont, TX 77704-2358

Covergent
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Renton WA 98057-4975

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Mesquite, TX 75181-1038

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McKinney, TX 75070-8167

ECMC
PO BOX 16408
ST. PAUL, MN 55116-0408

Carey D. Ebert
P. O. Box 941166
Plano, TX 75094-1166

Fandistg
Po Box 22717
Rochester, NY 14692-2717

GECRB/Care Credit
Attn: bankruptcy
PO Box 103104
Roswell, GA 30076-9104

Chris Gerstner
dba Resolute Services
3000 Custer Road #270-138
Plano, TX 75075-4422

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c/o Peter J. Bennett, PC
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Houston, Texas 77002-1726

Linebarger Goggan Blair & Sampson LLP
1300 Main, Suite 425
Houston TX 77002-6803

David McCall
Gay, McCall, Isaacks, et al
777 East 15th Street
Plano, TX 75074-5799

McCreary Veselka, Bragg & Allen PC
PO Box 1310
Round Rock TX 78680-1310

Christopher J. Moser
Quilling Selander Lownds Winslett Moser
2001 Bryan Street
Suite 1800
Dallas, TX 75201-3070

Dana Overstreet
Conn's Legal Department
3295 College Street
Beaumont, TX 77701-4611

Peter Bennett
202 Travis St.
Houston TX 77002-1726

SunTrust Bank
Attn: Support Services
P.O. Box 85092
Richmond, VA 23286-0001

Suntrust Bk Tampa Bay
Attn:Bankruptcy Dept
PO Box 85092 MC VA-WMRK-7952
Richmond, VA 23285-5092

Synchrony Bank
c/o Recovery Management Systems Corp
25 SE 2nd Ave Suite 1120
Miami FL 33131-1605

John Talton..
P. O. Box 941166
Plano, TX 75094-1166

Texans Credit Union
c/o Blalack & Williams, P.C.
4851 LBJ Freeway, Suite 750
Dallas, TX 75244-6012

Texans Credit Union
f/k/a Texins Credit Union
P.O. Box 853912
Richardson, TX 75085-3912

Texas Dept. of Public Safety
Surcharge Processing
PO Box 16733
Austin TX 78761-6733

(p)TMX FINANCE LLC FORMERLY TITLEMAX
15 BULL STREET
SUITE 200
SAVANNAH GA 31401-2686

U.S. Attorney General
Department of Justice
Main Justice Building
10th & Constitution Ave., NW
Washington, DC 20530-0001

US Trustee
Office of the U.S. Trustee
110 N. College Ave.
Suite 300
Tyler, TX 75702-7231

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Blalack & Williams
4851 LBJ Freeway Suite 750
Dallas TX 75244

TitleMax of Texas, Inc. d/b/a TitleMax
15 Bull Street, Suite 200
Savannah, GA 31401

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Chris Gertnser
DBA Resolute Services
3000 Custer Rd. #270-138
P75075lano TX

End of Label Matrix	
Mailable recipients	34
Bypassed recipients	1
Total	35